

**United States Bankruptcy Court  
District of New Jersey**

In re **Freddie Q Cosme**

Debtor(s)

Case No. **18-20587**  
Chapter **13**

**MODIFIED CHAPTER 13 PLAN TRANSMITTAL LETTER**

Second Notice to Creditors affected by Motions in Chapter 13 Plans:

You should have previously received from the court a copy of the plan proposed by the Debtor and a Notice of the Hearing on Confirmation.

The enclosed plan is a copy of the one sent to you by the court. It has been served upon you again because it has been updated to include the listing of secured creditors Foundation Financing Company and Wells Fargo Bank.

The Confirmation Hearing has been scheduled for October 24, 2018. Objections to any relief sought in the plan, including relief sought by motion, must be filed seven days prior to the Confirmation Hearing.

YOU SHOULD CONSULT WITH YOUR ATTORNEY PROMPTLY, SINCE ENTRY OF AN ORDER OF CONFIRMATION WILL BIND YOU TO ALL OF THE TERMS OF THE CONFIRMED PLAN.

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